

Insufficient Funds Notice

July 01, 2008

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RE: ACCOUNT #XXXX-XXX4106

Dear Wells Fargo customer:

Unfortunately, on 06/30/2008 your available account balance was too low to cover one or more of your checks, check card purchases, or other transactions. Please refer to the list below to see if transactions were paid or returned and for the total fees charged to your account.

Transaction Description	Amount	Action	Fee
Pos Purchase - 06/30 Mach Id 000000 Valero 1659 Valero 16	\$30.00	Paid	\$35.00
Pos Purchase - 06/30 Mach Id 000000 Frys Food & Drufrys Food	\$12.72	Paid	\$35.00

Total Fee(s): **\$70.00**

If you have already taken care of this overdraft, thank you. If not, please follow the steps below to determine how much you need to deposit.

1. **Review** your current available balance. It can be obtained 24 hours a day, 7 days a week through Online Banking, any Wells Fargo ATM or by calling *Wells Fargo Phone Bank*SM.
2. **Take into account**
 - Your pending transactions and any additional transactions that have not yet been deducted from your available balance, such as checks you have written or scheduled upcoming automatic payments.
 - Any transactions that have been returned because you did not have enough money in your account at that time; they may be resubmitted for payment by the person or party who received the payment from you.
3. **Deposit** enough money to establish and maintain a positive account balance. A deposit of at least \$40.69, plus \$70.00 in fees, would have been required to make your account balance positive at the time we sent this notice.

Please note, in the event this overdraft is not resolved after 30 days from the date it first became overdrawn, we will close and charge off your account. A charge-off can harm your credit rating. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Call *Wells Fargo Phone Bank*SM at 1-800-TO-WELLS (1-800-869-3557) or write to WELLS FARGO BANK, N.A., P.O. BOX 2908, PHOENIX, AZ 85062-2908 if you have questions or need help.

To avoid overdrafts in the future, monitor your available account balance carefully and record all your transactions. You can also protect yourself by signing up for an Overdraft Protection plan. Call today to discuss your options.

Thank you for choosing Wells Fargo. We appreciate your business.